

FOR IMMEDIATE RELEASE
27-DEC 02
RELEASE #2002-52

**PUBLIC NOTICE OF INSURANCE COMPANIES
RATE FILING**

The following companies have submitted rate filings as required by California Insurance Code Section 1861.05 (Proposition 103). The rate filings are available for public viewing at department offices at 45 Fremont Street, 23rd Floor, San Francisco and at 300 South Spring Street, 12 Floor, Los Angeles. Please call in advance to schedule appointments to view filings.

San Francisco - (415) 538-4300

Los Angeles - (213) 346-6707

California Insurance Code Section 1861.05 (Proposition 103) allows any member of the public to request a hearing within 45 days from the date of this notice on any of the rate changes proposed. Request must be in writing and addressed to: **RATE ENFORCEMENT BUREAU**, 45 Fremont Street, 21st Floor, San Francisco, CA 94105. The public may also obtain information about the hearing process, intervention and compensation by contacting the Office of the Public Advisor at (415) 904-5878.

Note: Exemption filings, received on June 17, 1989 and prior approval files up to and including those received in 1992, have been archived. Archived filings take approximately four weeks to retrieve.

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(see attached list)

California Department of Insurance
Public Notice Filing
27-Dec-02

File#	Grp #	Company Name	Line Type	Line Description	FileType	Program	Overall Rate*
02-39034	0626	ACE AMERICAN INS. CO.	COMM	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
02-39081	0626	ACE PROPERTY & CASUALTY INS. CO.	COMM	FIRE	RATE & FORM	HAY FIRE	11.40%
02-39091	0000	AGRI GENERAL INS. CO.	COMM	FIRE	RATE & FORM	HAY FIRE	11.40%
02-39025	0761	AMERICAN AUTOMOBILE INS. CO.	COMM	OTHER LIABILITY	FORMS	UMBRELLA EXCESS - THE FUND	
02-38993	0218	AMERICAN CASUALTY CO. OF READING, PA	COMM	MULTI-PERIL	RULE CHANGE	FACILITIES FOR HUMAN SVCS	
02-39094	0212	AMERICAN FEDERATION INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	RATE	MOTOR HOME	9.70%
02-39027	0761	AMERICAN INS. CO. (THE)	COMM	OTHER LIABILITY	FORMS	UMBRELLA EXCESS - THE FUND	
02-39028	0761	ASSOCIATED INDEMNITY CORP	COMM	OTHER LIABILITY	FORMS	UMBRELLA EXCESS - THE FUND	
02-39032	0024	ATLANTIC MUTUAL INS. CO.	COMM	OTHER LIABILITY	RATE & FORM	PROF LIAB-PRINTERS ERRORS OR OMISSIONS	
02-38962	0968	AXA RE PROPERTY & CASUALTY INS. CO.	COMM	AUTO LIABILITY	RULE CHANGE	TMC WHOLESALE DISTRIBUTORS	
02-38966	0968	AXA RE PROPERTY & CASUALTY INS. CO.	COMM	AUTO LIABILITY	RULE CHANGE	TMC SAND & GRAVEL	
02-39001	0968	AXA RE PROPERTY & CASUALTY INS. CO.	COMM	AUTO LIABILITY	RULE CHANGE	TMC SOLID WASTE	
02-38964	0968	AXA RE PROPERTY & CASUALTY INS. CO.	COMM	MULTI-PERIL	RULE CHANGE	SMP-TMC WHOLESALE DISTRIBUTORS	
02-38965	0968	AXA RE PROPERTY & CASUALTY INS. CO.	COMM	MULTI-PERIL	RULE CHANGE	SMP-TMC SAND & GRAVEL	
02-39000	0968	AXA RE PROPERTY & CASUALTY INS. CO.	COMM	MULTI-PERIL	RULE CHANGE	SMP-TMC SOLID WASTE	
02-38963	0968	AXA RE PROPERTY & CASUALTY INS. CO.	COMM	OTHER LIABILITY	RULE CHANGE	TMC WHOLESALE DISTRIBUTORS	
02-38967	0968	AXA RE PROPERTY & CASUALTY INS. CO.	COMM	OTHER LIABILITY	RULE CHANGE	TMC SAND & GRAVEL	
02-38999	0968	AXA RE PROPERTY & CASUALTY INS. CO.	COMM	OTHER LIABILITY	FORMS	TMC SOLID WASTE	
02-39006	0689	BANKERS INS. CO.	COMM	OTHER LIABILITY	FORMS	VECTOR	
02-39084	0212	CIVIC PROPERTY & CASUALTY CO.	COMM	MULTI-PERIL	FORMS	NONE	
02-38994	0218	CONTINENTAL CASUALTY CO.	COMM	MULTI-PERIL	RULE CHANGE	FACILITIES FOR HUMAN SVCS	
02-39093	0323	CSE SAFEGUARD INS. CO.	PERS	FIRE	RATE	DWELLING FIRE	7.60%
02-39085	0212	EXACT PROPERTY & CASUALTY CO.	COMM	MULTI-PERIL	FORMS	NONE	
02-39051	0158	FAIRMONT INS. CO.	COMM	AUTO LIABILITY	RATE	NONE	12.00%
02-39054	0158	FAIRMONT INS. CO.	COMM	AUTO PHYSICAL DAMAGE	RATE	NONE	19.10%
02-39042	0158	FAIRMONT INS. CO.	COMM	OTHER LIABILITY	FORMS	NONE	
02-39086	0212	FARMERS INS. EXCHANGE	COMM	MULTI-PERIL	FORMS	NONE	
02-39029	0761	FIREMAN'S FUND INS. CO.	COMM	OTHER LIABILITY	FORMS	UMBRELLA EXCESS - THE FUND	
02-39002	0084	GREAT AMERICAN SPIRIT INS. CO.	PERS	HOMEOWNERS MULTI-PERIL	FORMS	NONE	
02-39047	0300	HORACE MANN PROPERTY & CASUALTY INS. CO.	PERS	FIRE	RATE & FORM	NONE	0.00%
02-39035	0626	INDEMNITY INS. CO. OF NORTH AMERICA	COMM	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
02-39004	0517	INS. CORP OF HANNOVER	COMM	AUTO LIAB/PHYS DAMAGE	RATE	MIDDLE MARKET	
02-38991		INS. SVCS OFFICE, INC.	COMM	AUTO LIAB/PHYS DAMAGE	MANUAL	NONE	
02-38992		INS. SVCS OFFICE, INC.	COMM	AUTO LIAB/PHYS DAMAGE	MANUAL	NONE	
02-39023		INS. SVCS OFFICE, INC.	COMM	MISCELLANEOUS	MANUAL	HR3210	
02-39024		INS. SVCS OFFICE, INC.	COMM	MISCELLANEOUS	MANUAL	HR3210	

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File#	Grp #	Company Name	Line Type	Line Description	FileType	Program	Overall Rate*
02-39021		INS. SVCS OFFICE, INC.	COMM	OTHER LIABILITY	MANUAL	NONE	
02-39044	0458	LYNDON PROPERTY INS. CO.	COMM	OTHER LIABILITY	NEW PROGRAM	VEHICLE SVC CONTRACT REIMBURSEMENT	0.00%
02-39087	0212	MID-CENTURY INS. CO.	COMM	MULTI-PERIL	FORMS	NONE	
02-38995	0218	NATIONAL FIRE INS. CO. OF HARTFORD	COMM	MULTI-PERIL	RULE CHANGE	FACILITIES FOR HUMAN SVCS	
02-39030	0761	NATIONAL SURETY CORP	COMM	OTHER LIABILITY	FORMS	UMBRELLA EXCESS - THE FUND	
02-39088	0212	NEIGHBORHOOD SPIRIT PROPERTY & CASUALTY CO.	COMM	MULTI-PERIL	FORMS	NONE	
02-39090	1141	NORTH POINTE INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	RATE	NONE	32.73%
02-39007	0158	NORTH RIVER INS. CO. (THE)	COMM	OTHER LIABILITY	FORMS	UMBRELLA EXCESS	
02-39009	0158	NORTH RIVER INS. CO. (THE)	COMM	OTHER LIABILITY	FORMS	NONE	
02-39046	3321	NORTHLAND INS. CO.	COMM	FIRE	RATE	ORTHOTICS & PROSTHETICS SVCS	0.00%
02-39045	0091	OMNI INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	SYMBOLS	NON-STANDARD	
02-39092	0091	OMNI INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	RATE	NON-STANDARD	2.28%
02-39036	0626	PACIFIC EMPLOYERS INS. CO.	COMM	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
02-39052	0158	TIG INDEMNITY CO.	COMM	AUTO LIABILITY	RATE	NONE	12.00%
02-39055	0158	TIG INDEMNITY CO.	COMM	AUTO PHYSICAL DAMAGE	RATE	NONE	19.10%
02-39053	0158	TIG INS. CO.	COMM	AUTO LIABILITY	RATE	NONE	12.00%
02-39056	0158	TIG INS. CO.	COMM	AUTO PHYSICAL DAMAGE	RATE	NONE	19.10%
02-39043	0158	TIG INS. CO.	COMM	OTHER LIABILITY	FORMS	NONE	
02-39033	3098	TOKIO MARINE & FIRE INS. CO., LIMITED (THE)	COMM	FIRE	RULE CHANGE	COMM OUTPUT	0.00%
02-38996	0218	TRANSCONTINENTAL INS. CO.	COMM	MULTI-PERIL	RULE CHANGE	FACILITIES FOR HUMAN SVCS	
02-38997	0218	TRANSPORTATION INS. CO.	COMM	MULTI-PERIL	RULE CHANGE	FACILITIES FOR HUMAN SVCS	
02-39089	0212	TRUCK INS. EXCHANGE	COMM	MULTI-PERIL	FORMS	NONE	
02-39026	0200	UNITED SVCS AUTOMOBILE ASSOCIATION	PERS	HOMEOWNERS MULTI-PERIL	RATE	NONE.	7.20%
02-39008	0158	UNITED STATES FIRE INS. CO.	COMM	OTHER LIABILITY	FORMS	UMBRELLA EXCESS	
02-39011	0158	UNITED STATES FIRE INS. CO.	COMM	OTHER LIABILITY	FORMS	NONE	
02-39022	0200	USAA CASUALTY INS. CO.	PERS	HOMEOWNERS MULTI-PERIL	RATE	NONE	7.30%
02-38998	0218	VALLEY FORGE INS. CO.	COMM	MULTI-PERIL	RULE CHANGE	FACILITIES FOR HUMAN SVCS	
02-39031	0228	WESTFIELD NATIONAL INS. CO.	COMM	SURETY	RULE CHANGE	NONE	

64 TOTAL APPLICATIONS RECEIVED

The following files were incorrectly listed on the respective Public Notice(PN) Dates:

	FILE #	PN DATE	COMPANY NAME	LINE TYPE & DESCRIPTION	FILE TYPE	PROGRAM	OVERALL RATE (%)*
Incorrect	02-35362	10/25/02	American Alternative Insurance Corporation	Commercial Multi-Peril	Rate		13.10%
Correct	02-35362	12/20/02	American Alternative Insurance Corporation	Commercial Multi-Peril	Rate		12.00%
Incorrect	02-38790	12/20/02	Continental Casualty Company	Commercial Multi-Peril	Rate	Business Account Package Policy	5.70%
Correct	02-38790	12/20/02	Continental Casualty Company	Commercial Multi-Peril	Rule Change	Business Account Package Policy	0.00%
Incorrect	02-36913	11/22/02	Great Divide Insurance Company	Commercial Fidelity	Forms		*
Correct	02-36913	11/22/02	Great Divide Insurance Company	Commercial Burglary and Theft	Forms		*
Incorrect	02-35952	11/08/02	Hudson Insurance Company	Commercial Fire	Rule Change	Landscape Contractors	0.00%
Correct	02-35952	11/08/02	Hudson Insurance Company	Commercial Other Liability	Rule Change	Landscape Contractors	0.00%
Incorrect	02-38795	12/20/02	National Fire Insurance Company of Hartford	Commercial Multi-Peril	Rate	Business Account Package Policy	5.70%
Correct	02-38795	12/20/02	National Fire Insurance Company of Hartford	Commercial Multi-Peril	Rule Change	Business Account Package Policy	0.00%
Incorrect	02-37633	11/29/02	Standard Fire Insurance Company (The)	Commercial Allied Lines	Rate	Travelers Boat & Yacht	4.00%
Correct	02-37633	11/29/02	Standard Fire Insurance Company (The)	Personal Inland Marine	Rate	Travelers Boat & Yacht	4.00%
Incorrect	02-38802	12/20/02	Transcontinental Insurance Company	Commercial Multi-Peril	Rate	Business Account Package Policy	5.70%
Correct	02-38802	12/20/02	Transcontinental Insurance Company	Commercial Multi-Peril	Rule Change	Business Account Package Policy	0.00%
Incorrect	02-38801	12/20/02	Transportation Insurance Company	Commercial Multi-Peril	Rate	Business Account Package Policy	5.70%
Correct	02-38801	12/20/02	Transportation Insurance Company	Commercial Multi-Peril	Rule Change	Business Account Package Policy	0.00%
Incorrect	02-38803	12/20/02	Valley Forge Insurance Company	Commercial Multi-Peril	Rate	Business Account Package Policy	5.70%
Correct	02-38803	12/20/02	Valley Forge Insurance Company	Commercial Multi-Peril	Rule Change	Business Account Package Policy	0.00%